You can DOWNLOAD and PRINT this form from the website www.msrp.state.md.us click on Benefit Coordinators

MSRP

Benefit Coordinator
Education Program Request Form

Please print this form and return it by fax it to MSRP at 410-659-0349

Name: ☐ Mr. ☐ Ms. ☐ Dr. ________________________________ **Today's Date:** _________

Agency/Dept: _________________________________

Address: ____

Phone: _______________________ **Fax:** ___________________

E-mail: __________________________________

Check the box(es) for educational sessions from MSRP you would like to request. A representative will contact you to schedule dates/times.

☐ **One-on-One Counseling**

MSRP field representatives are available to meet for One-On-One Counseling with all employees enrolled in the plan or those considering enrollment. The purpose of the sessions is to provide information on the plans. Counselors will not provide investment advice or recommendations. The individual counseling sessions will cover how asset allocation and diversification are typically used to reduce risk. We will answer any questions about the plans and we will also provide enrollment assistance. Account reviews are available. Appointments are generally 30 minutes in length.

☐ **New Employee Orientation**

We are available to participate in your agency's orientation program. We will cover the basics of the 457 Deferred Compensation Plan, the 403(b) Tax Deferred Annuity Plan, the 401(k) Savings & Investment Plan, and the 401(a) Match Plan. We explain enrollment procedures, eligibility requirements, investment options, fee structure and distribution requirements. The length can be adjusted to accommodate your schedule.

☐ **Financial Planning 101 Seminar**

Financial planning is the process of assessing financial goals, taking an inventory of money and other assets we already have to meet those goals, and determining our future needs. To help State employees understand how this process applies to them, MSRP has designed this comprehensive seminar, which covers insurance, investing, taxes, retirement planning, estate planning and college planning. *This all-day seminar is generally offered on a regional basis, but site request will be considered. Individual topics also can be requested.*

☐ **Personal Finance Seminar**

This is a series of day long seminars for early to mid-career State employees. The seminar topics include; Budgeting Basics, Your Pension, Investing Basics and an overview of the Maryland Supplemental Retirement Plans. *This seminar is generally offered on a regional basis, but site request will be considered.*

☐ **Information Booth**

A booth is a great opportunity for employees to ask individual questions concerning their plans and receive assistance with enrollment. A field representative sets up a table in the agency and provides information on the plans. This is a helpful option when a specific time commitment may be challenging. Time may vary.

Lunch and Learn Workshops: Education designed to fit into your lunch hour or any time! Generally 1 hour in length but 30 minute "Express" versions are available.

☐ **Overview**

We cover everything you need to know about the Plans including how much to save, withdrawal rules and options, the power of compounding and the benefits of dollar cost averaging. We will also explain the difference between saving pre-tax and after-tax (Roth) dollars. Lastly, we discuss investing for retirement with an emphasis on diversification, asset allocation and market trends.

☐ **The "Y" Generation: Planning for Retirement in an "i" World**

Just as "i" technology revolution has changed our world, retirement planning has changed. Come see what the retirement of the future might look like. Learn the challenges young workers face today in planning for retirement and why you need to start saving immediately!

☐ **Charge! Wise Use of Credit Cards**

Credit is a valuable and often necessary financial tool. Learn about the impact that credit card usage can have on your credit rating and credit history. This workshop will provide great tips and resources for controlling and eliminating current debt. We also address changes in credit card regulations enacted in 2010.

☐ **Are You In the "Ballpark" For Your Retirement Income Needs?**

The "new retirement" will last a long time for most people. During this workshop you will develop an estimate of the amount of money you should have accumulated by the time you retire to supplement Social Security and your State pension so you can have a comfortable retirement. You will then calculate how much you should be saving on an annual basis to meet that goal.

☐ **MSRP Investment Options**

Come find out what type of investor you are. We will take an in-depth look at the investment options in the Plans and the process for selecting an appropriate portfolio for your situation. Learn about the differences between stocks, bonds, mutual funds and how asset allocation and diversification strategies can be used to reduce risk.

☐ **Tax Me Now or Tax Me Later: Is the Roth Right for Me?**

The addition of the Roth option within your 401k/457 MSRP lineup allows for flexibility and planning opportunities when it comes to withdrawals and taxes, both before and after you retire. We help you learn the differences between saving traditional pre-tax dollars versus saving post-tax dollars deferred through the Roth.

☐ **Stretch Your Dollars**

We help you find creative ways to get by as your bills continue to go up, but your income may not be keeping pace. We show you how to get your records and bills organized, set goals, save more and spend less, shop smarter and control debt. We also discuss where to turn for help if you need it.

☐ **Retirement Planning For Women**

Women in the workforce have different concerns and challenges than men. Women have a longer life expectancy, and a greater possibility of outliving their retirement savings. Plus, a number of obstacles put women at a distinct disadvantage when it comes to accumulating enough money for their retirement. We talk about how to plan for these obstacles and ways to manage them.

☐ **The Sandwich Generation**

You may be among the 20 million people caught in what's called the "Sandwich Generation." That's the growing number of people taking care of their children and aging parents at the same time. We show you how to save for retirement while meeting the needs of both generations.

☐ **When the Nest Egg Hatches: Investing and Withdrawing During Retirement**

It's not just how much you save for retirement, it's important to develop a plan to ensure that your savings nest egg lasts throughout your lifetime. We discuss investment strategies and withdrawal options as well as mistakes to avoid.

☐ **Market Volatility: Keeping It in Perspective**

The stock markets can be volatile. They move up-and down-rapidly. And if you want to benefit from the "ups", you have to be able to tolerate the "downs". While the ups and downs can be unsettling, this seminar will offer strategies to help you cope with the market volatility and keep things in perspective.

☐ **I am not sure** which of the above would be most appropriate for our employees. Please have a representative call me to discuss further.

Please print this form and fax to 410-659-0349